

# HINGES & TONGS

ROCHESTER PHILATELIC ASSOCIATION, Inc. Founded 1913

**NOV-  
DEC.  
1990**

MEETINGS ARE THE SECOND & FOURTH THURSDAY OF EACH MONTH  
St. Paul's Episcopal Church, Vick Park B and East Ave.

## **PROGRAMS NOVEMBER & DECEMBER**

- ✓ **NOVEMBER 8TH**  
**APS SLIDE SHOW**  
**"SHIPS ON STAMPS"**  
by **AUDREY PANKRATZ**
- ✓ **NOVEMBER 22ND**  
**NO MEETING**  
**HAPPY THANKSGIVING**
- ✓ **DECEMBER 13TH**  
**GUEST SPEAKER**  
**RICHARD A. KASE**  
**"CANCELS"**
- ✓ **DECEMBER 18TH**  
**KODAK STAMP CLUB**  
**ANNUAL JOINT HOLIDAY MEETING**  
**KODAK PARK RECREATION CENTER**  
**BLDG.28 RIDGE ROAD WEST**  
**8pm 2ND FLOOR**  
**KILOWARE-bring some to pass**
- ✓ **DECEMBER 27TH**  
**NO MEETING**  
**HAPPY HOLIDAYS**
- ✓ **WATCH FOR JANUARY H&T FOR**  
**NEW RULES FOR LIVE AUCTIONS.**  
**JAN.24, 1991 AUCTION**

### **A VETERANS DAY CEREMONY**

The United States Postal Service would like to extend an invitation to its next Veitern's Day ceremony at the General Mail Facility, 1335 Jefferson Road, Rochester NY, on Sunday, the eleventh of November at 11:00 AM.

The ceremony will be conducted at the Veteran's Memorial, near the flagpole, and will include dignitaries, guest speakers, US Postal Service Honor Guard, US Postal Service Rifle Squad, and a military band. Complimentary coffee and donuts will be available in the customer lobby.

Please park in the employee's parking lot.

**DUES  
ARE  
DUE**

**MAKE SURE YOUR DUES ARE IN  
BY THE END OF THE YEAR. ALL  
RECORDS ARE UPDATED JAN 1st.**



# FRAME COMMITTEE

THE ROCHESTER PHILATELIC ASSOCIATION, INC.

P.O. BOX 10206 ROCHESTER, NY 14610-0206 ☐

THE FRAME FUND, IN ITS CONTINUING EFFORT TO GENERATE MONIES FOR THE FEEDING AND WATERING OF OUR NEW FRAMES, IS CONTINUING WITH ITS PRODUCTION OF FIRST DAY COVERS. THE 1991 SCHEDULE LOOKS PROMISING: THE MEMORIAL DAY FLAG STAMP TO BE ISSUED IN WATERLOO, A BASKETBALL STAMP, A BOOKLET OF THE 9 PLANETS AND THE MOON, AND OTHERS THAT MIGHT STRIKE OUR FANCY. THEREFORE, WE WOULD LIKE TO PURCHASE THE FOLLOWING STAMPS FOR COMBINATION COVERS. THE STAMPS MUST BE MINT ( HINGES OR NO GUM OK ) AND IN GOOD CONDITION. ANY QUANTITY IS ACCEPTABLE. PLEASE CONTACT US AT THE ABOVE ADDRESS. SCOTT NUMBERS ARE USED.

FOR THE WATERLOO MEMORIAL STAMP:

RATHER THAN LIST ALL WAR-RELATED SCOTT #s, ANY STAMP THAT RELATES TO THE CIVIL, WW I, WW II, KOREA, VIET NAM WARS OR VETERAN THEME STAMPS WILL BE APPRECIATED. ALSO ANY FLAG STAMP.

COIN COLLECTING STAMP

# 1734 INDIAN HEAD PENNY 13¢  
# 1577-78 BANKING AND COMMERCE 10¢

PLANETS BOOKLET

ANY SPACE RELATED STAMP.

BASKETBALL STAMP

# 1198 NAISMITH 4¢  
# B 10 8¢ + 2¢ CANADA BASKETBALL

WITH THE IMPENDING RAISE IN POSTAL RATES, THERE MAY BE SUBJECTS THAT WILL BE DONE. PLEASE KEEP IN MIND THAT WE WILL NEED RELATED STAMPS TO MAKE COMBOS COVERS. IT SEEMS THAT IF WE ADD A RELATED STAMP OR STAMPS TO THAT WHICH IS ISSUED AND ADVERTISE THE COMBOS, THE COVERS SELL BETTER. IT IS BEST TO MAKE SURE THAT THE EXTRA STAMPS ARE PROCURED EARLY SO THAT WE COVER THE ORDERS.

WE ALSO WOULD LIKE TO ASK ANY OF THE RPA MEMBERS THAT WOULD LIKE TO DO A CACHET ON ANY UPCOMING ISSUE, DO NOT HESITATE TO SUBMIT YOUR CACHET TO US. WE WOULD LIKE FOR OTHERS TO PARTICIPATE IN THIS ACTIVITY. SUBMIT ANY DESIGN TO BRAD, JOE DOLES, KELLY ARMSTRONG OR MYSELF FOR USE ON RPA FRAME FUND COVERS. NO ONE WILL BE REFUSED.

THANK YOU FOR YOUR SUPPORT !

SINCERELY,

RICHARD KASE - COORDINATOR FRAME FUND

## AFDCS CHAPTER

The Rochester Philatelic Association has become the latest Chapter of the American First Day Cover Society. Sixty nine is the number assigned the RPA. All RPA members automatically become Chapter 69 members. We have ten to twelve hard-core cover collectors amongst our ranks. This is not to be misunderstood that the RPA has become just a cover club. The RPA is a general club for philatelic collectors of all interests. Just about every collecting interest has its special study groups. Meter mail collectors have the Meter stamp Society, the precancel collectors have the Precancel Stamp Society Inc. and so on. Most national organizations offer chapter memberships to clubs that have a certain number of members with the same collecting interests. The RPA has been a chapter of the American PHilatelic Society for many years. If you have special interests and enough other members have the same we may be able to have chapter association in other national groups.



**Wishing you a warm and  
wonderful holiday Season**



# How safe is your safe deposit box

by Joseph Arkin

**C**ommercial banks throughout the country offer safe deposit boxes to their customers. A safe deposit box provides a customer with a secured drawer in the bank's vault. The drawer presumably becomes a secure place to store personal valuables, securities, and critical legal documents.

Unfortunately, a safe deposit box provides less security than many people realize. Few banks assume full responsibility for articles kept in safe deposit boxes. And most limit their liability in the event a box holder sustains a loss.

For example, the Union Trust Company of Maryland limits its total liability for any loss to a multiple of the annual rental a customer pays for a safe deposit box. That presently limits the bank's liability to 500 times the annual rental rate.

So, a customer paying \$18 per year to rent a box can recover a maximum of \$9,000 in the event he sustains a loss. A \$30 annual rental rate raises the potential reimbursement from a loss to only \$15,000. Such limits place severe restrictions on the recovery an owner can expect from the loss of valuable assets stored in a safe deposit box.

As another example, Manufacturers Hanover Trust Company includes the following clause in its safe deposit box agreements:

"The Box is leased to the Lessee for the purpose of keeping securities, jewelry, and valuable papers only, and the Lessee agrees not to use the Box for any other purpose

including keeping money therein. It is expressly understood and agreed that the duty of the Lessor with respect to any such securities, jewelry and valuable papers is limited to the exercise of ordinary care in preventing access to the Box by unauthorized persons, and that under no circumstances shall the Lessor be liable for the loss or destruction of any other property, including money, alleged to have been placed in the Box. Unauthorized access shall not be inferred from loss of any property. The Lessor shall have no liability for loss from fire, water, or the forces of nature, however caused."

Other bank lease agreements have similar wording. Note that the wording restricts renters to using the box to store only securities, jewelry and valuable papers. Yet many renters continue to store gold or silver coins, rare stamps, artifacts, relics, and other items.

The potential problem grows when we note that few banks carry insurance to protect box holders in the event of theft, fire, or explosion. Nor do many banks buy insurance protection against losses from natural disasters such as floods, tornadoes, or earthquakes. Stamp collectors, individually, are able to purchase such protection.

From another perspective, a box holder sustaining a loss enjoys little protection in the event a loss results from a bank's apparent negligence. In such events, the box holder typically must proceed through an expensive litigation process to prove the bank's

negligence led to the loss. And experience proves that banks usually win such suits.

Numerous precedents exist. In essence, a bank — as a renter of safe deposit boxes — stands as a bailee for hire — i.e. a caretaker of property. As such, the bank remains obligated only to exercise ordinary care to prevent unauthorized entry.

As a guideline, ordinary care stands as the same care one would expect from an ordinarily prudent and careful person, engaged in the same business. So, a bank usually enjoys adequate defense against negligence suits so long as the methods used to protect its safe deposit boxes conform to those used by other banks in similar communities.

To illustrate, let's look at the case of *Webber vs. Bank of San Jose, California*. The defendant bank was held not liable for securities lost by burglary of a safe deposit box. The bank building was concrete with 18-inch walls. The vault had steel "fireproof and thief resistant" doors.

In deciding that the bank had used due care and was not liable, the court said:

"The precautions taken by the defendant for the safety of its box renters and the contents of such safe deposit boxes were similar and at least equal to those taken by all other banks in similar communities in California. It would seem that the ordinary care required of a bank in a case like this is that the construction of the bank building and the methods of protection and the general conduct of its business should conform to those in similar communities."

Of course, what constitutes ordinary care varies with the circumstance. And evaluating what constitutes ordinary care remains a question for a jury in each particular case. But numerous precedents indicate that proving a bank's negligence when a loss occurs stands as a challenging task.

As a logical response to these problems, safe deposit box holders must take steps to protect themselves. As one alternative, some insurance companies offer special policies for safe deposit box owners. As another alternative, the holder can inventory the items placed in his box and add a special endorsement to his homeowner's or apartment owner's policy. The inventory typically remains a simple task. And the insurance protection seldom becomes expensive.

In any event, no bank customer can assume that the contents held in a safe deposit box become immune to threats. Natural disasters do occur. The potential for theft remains real. And box holders can't assume that banks exert all the effort necessary to protect them against such losses. □



**FROM THE NEW YORK TIMES  
STAMPS COLUMN BY BARTH HEALEY  
SAVING PHOTOGRAPHS**

Greg Drake, of Rochester, N.Y., makes a plea on behalf of photograph collectors. The Stamps Column of Aug. 26 discussed revenue stamps used on the backs of photographs in the Civil War era. The stamps represented new taxes that the United States levied to pay for the war.

Mr. Drake collects photographs, and he enclosed photo-copies of the backs of two items from which revenue stamps had been removed, one by steaming, one by scraping.

Naturally enough, he regards this as defacement and pleads with stamp collectors to keep the revenue stamps attached to the photographs.

It was once common for collectors to cut, steam or scrape stamps from envelopes. Count Ferrary, one of the greatest accumulators ever, designed very dense albums with small spaces and even trimmed the margins of stamps to get them to fit.

But collectors have since gained a healthy regard for the integrity of historical documents: envelopes, photographs, even old tobacco tins to which tax stamps are still attached.

Mr. Drake makes another point: the value of a photograph cannot necessarily be calculated from the value of the tax stamp attached.

Sometimes a single stamp was attached to one photograph in a group to show tax paid on all the photographs.

**GMF OPEN HOUSE**

On Sunday October 28, 1990 the Post Offices General Mail Facility held an open house. The Post Office was educating the public in automation of the postal services. Zip+4, etc. Support groups such as maintenance and the Postal Inspection Service. You wouldn't believe some of the things that are caught being sent through the mails. The Maintenance Dept. was showing off all the high-tech testing equipment. All Postal workers were ready to answer any and all questions.

The kids had a large corner all to them selves and could see many interesting things. They also picked up a few nice items to take home, coloring books were handed out to all the children.

Our own Ray Stone was manning the philatelic window. A total of 4 workers were needed to handle sales of postal related items. T-shirts, puzzles and games seemed to be selling well.

A special pictorial cancel was available and is illustrated below.

